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SENATE FINANCE & CLAIMS

Exhibit No. 3  
Date 1-27-11  
Bill No. SB 57

TO: Members of the Senate Finance and Claims Committee  
FROM: Joy Bruck, State President, AARP Montana  
RE: Support of SB 57

Chairman Lewis and members of the committee, for the record I am Joy Bruck, State President of AARP Montana, a non-partisan group with approximately 155,000 members. We support SB57. Taking advantage of seniors and people with disabilities is a serious offense deserving additional penalties.

The FTC reports, "while telemarketing fraud victimizes consumers of all ages, levels of income and backgrounds, nationally, in some scams, 80% plus victims are 65 plus and are deliberately targeted because they may have more cash reserves and other assets. And, they are especially susceptible to fraudulent offers of prize promotions, lottery clubs, charitable solicitations and investment offers".

We do try to educate our members and others about how to protect themselves from scams, but if criminals are successful, they should be punished. We think this bill sends the message that targeting older persons and disabled persons is especially egregious and there should be additional penalties.

Therefore, we support SB 57 and urge you to do the same.